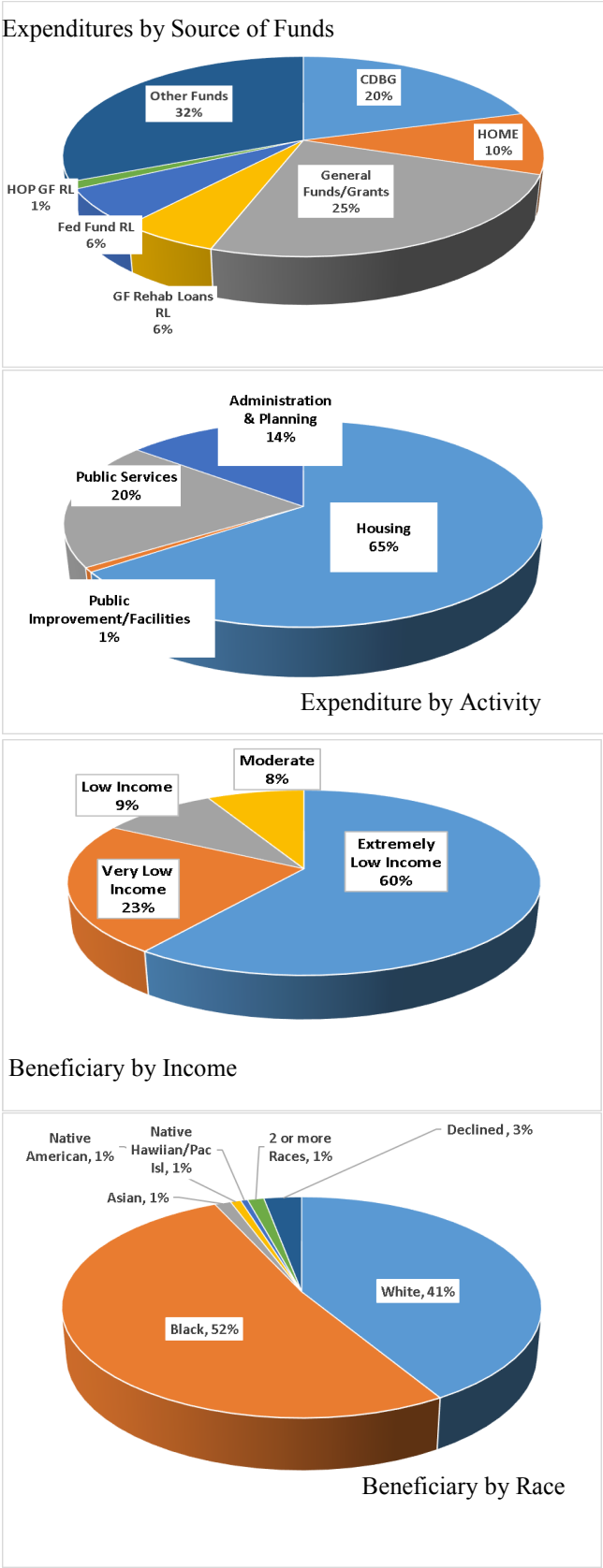


FY 2017-18 CAPER




For more information contact:
City of Wilmington
Community Services Department
Community Development Administration and Housing
305 Chestnut Street, Post Office 1810
Wilmington, NC 28402-1810
910.341.7836

	2018 HUD INCOME LIMITS ADJUSTED FOR HOUSEHOLD SIZE							
INCOME	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$72,200 Area Median Income								
30% AMI	\$ 15,169	\$ 17,325	\$ 19,500	\$ 21,660	\$ 23,400	\$ 25,125	\$ 26,869	\$ 28,594
50% AMI	\$ 25,281	\$ 28,875	\$ 32,500	\$ 36,100	\$ 39,000	\$ 41,875	\$ 44,781	\$ 47,656
60% AMI	\$ 30,338	\$ 34,650	\$ 39,000	\$ 43,320	\$ 46,800	\$ 50,250	\$ 53,738	\$ 57,188
80% AMI	\$ 40,450	\$ 46,200	\$ 52,000	\$ 57,750	\$ 62,400	\$ 67,000	\$ 71,650	\$ 76,250
100% AMI	\$ 50,563	\$ 57,750	\$ 65,000	\$ 72,200	\$ 78,000	\$ 83,750	\$ 89,563	\$ 95,313


source: U.S. Department of HUD Wilmington, NC HUD Metro FMR Area

Fair Housing Overview



Fair Housing laws make it illegal to discriminate in housing based on a person’s race, color, gender, religion, national origin, disability, or familial status.

For persons with disabilities, the laws go one step farther and include provisions allowing for reasonable accommodations and modifications so that persons with disabilities can live in and enjoy housing and common areas.



Every \$1 CDBG/HOME funds expended leveraged \$4.77 in other funds

To find the CAPER for FY2017-18, go to www.wilmingtonnc.gov



FY2017-18

Consolidated Annual Performance
and Evaluation Report
CAPER

Community Development Block Grant
and
HOME Investment Partnership Program



Providing for decent, safe, and affordable housing;
Improving the living environment and quality of life; and
Expanding economic opportunity .

City of Wilmington
Community Development Administration and
Housing (CDAH)



Since its inception in 1991 over 400 first-time homebuyers have purchased homes using the HOP program .

CAPER
for
2017-2018

What does CDAH do?

- Supports the efforts of community-based non-profits and other organizations to serve low-to-moderate income at-risk youth, elderly, homeless, victims of domestic violence, child abuse, and the disabled.
- Repairs homes and improves safety of homes that have hazards and deterioration.
- Works with local banks to help working families purchase their first home.
- Works with non-profit and other affordable housing developers to provide a variety of affordable housing opportunities throughout the city.
- Provides quality rental choices for families, elderly residents, and for people with disabilities.
- Leverages funding to support the development of affordable housing.
- Preserves and revitalizes neighborhoods.
- Help prevent homelessness and house the homeless.

Highlights:

- ◇ 9 Homebuyers purchased a home with financing from the HOP program.
- ◇ 120 Citizens attended Homebuyer Education.
- ◇ 5 Homebuyers received Down Payment Assistance.
- ◇ 8 Owner-occupied homes underwent rehabilitation.
- ◇ 40 Rental Units underwent substantial rehabilitation.
- ◇ 2066 Individuals received jobs skills training & placement.
- ◇ 4040 Youth participated in afterschool/summer programs.



Working with affordable housing developers, both non-profit and for-profit, the city has leveraged federal and state tax credits, private financing and other funds to support development of more than 500 units of affordable rental housing for elderly, disabled and low-to-moderate income families.

USE OF FUNDS

Affordable housing developers submit proposals for projects to CDAH for underwriting. Successful projects must demonstrate market demand, feasible budget and financing, developer capacity, and quality materials and design that enhance the community. (* multi-year funding, ** carry-over prior year funds, *** includes revolving loan)

\$140,040* Willow Pond: Substantial rehabilitation of 40 units multi-family rental housing originally build in 1994, with Low Income Housing Tax Credits. Total project budget \$2.35 million. Project closed out. (\$665,674 HOME allocation)

\$117,229 Cape Fear Regional Community Development Corporation (CDC):** Substantial rehabilitation of historic property at 1108 N. 5th Street into a duplex for affordable rental. (\$383,000 HOME allocation CHDO set-aside)



\$8,811 AMEZ Housing CDC:** Completion of new construction at 905 Grace Street as affordable single-family rental. (\$188,302 HOME allocation CHDO set-aside)

\$8,891 Tammy Lynn Foundation:** Substantial rehabilitation of single-family house in an area of opportunity for use as Permanent Supportive Housing for individuals severely disabled by intellectual and developmental disabilities. The total project budget is \$700,000 with funding provided by the NCHFA. (\$80,000 CDBG allocation)

\$40,000 Wilmington Area Rebuilding Ministries (WARM): Utilizing volunteer labor WARM makes health and safety repairs to houses occupied by low and moderate income homeowners. City general funds are used to purchase materials and supplies used in the repairs.

\$1,315,673* Home Ownership Program (HOP):** Partnership with local banks to provide mortgages for first-time homebuyers. Includes \$821,494 in private financing from partner banks.

\$616,950* Down Payment Assistance:** Forgivable down payment assistance provided to eligible low-to-moderate income homebuyers utilizing private financing for mortgage. Includes \$492,047 private financing and \$124,903 HOME funds)

\$273,942* Housing Rehabilitation Loan Program:** No or low interest loans to owners of housing in need of repairs and/or rehabilitation.

\$353,235 Homeless Services, Shelter and Prevention: Funding to non-profits to provide shelter and services to transition homeless individuals and families to permanent housing. Funded agencies: Good Shepherd, Family Promise First Fruit, Domestic Violence Shelter & Services, Continuum of Care, and Coastal Horizon Youth Shelter,, American Red Cross, and Leading Into New Communities. (Includes General Funds and CDBG)

2018 marks the first full year of operation of the Housing Rehabilitation Loan Program under new program guidelines. These guidelines allow for forgivable loans up to \$75,000 for households earning below 50% Area Median Income (AMI). Households may also qualify for a forgivable loan of up to \$10,000 for minor repairs. Households with incomes above 50% up to 80% AMI may be eligible for fully amortized loans up to \$85,000 at 2% interest.

USE OF FUNDS

City Council appropriates General Funds to support programs for low-to moderate income and at-risk populations, especially youth. Grants are awarded using a competitive application process.

The following agencies were funded for:

Programs addressing at-risk youth, gang prevention and intervention, and youth development:

Brigade Boys and Girls Club	\$52,045
Community in Schools of the Cape Fear	\$21,393
Dreams of Wilmington	\$21,200
Kids Making It	\$32,711
Coastal Horizons/Carousel Center/Open House	\$71,474
Ability Garden	\$ 7,020
Community Boys & Girls Club	\$44,513
WRAAP	\$24,215
Blue Ribbon Commission (BRC)	\$32,400

Programs focusing on job readiness and job skills:

StepUp	\$15,000
Cape Fear Literacy Council	\$14,667
Historic Wilmington Foundation	\$12,426
YWCA Lower Cape Fear	\$ 5,174
BRC Summer Youth Employment	\$30,000

Programs serving elderly:

Elderhaus	\$20,385
Aging in Place Downtown	\$8,998

Programs to address basic needs and community quality of life:

Food Bank of CENC	\$15,744
Cape Fear Housing Land Trust	\$22,420

HOMELESS SERVICES —“Housing First”

In FY2017-18, the shelter and transitional housing bed inventory was 398. Homeless shelter providers has been encouraged to reduce barriers to entry and shorten the length of stay. This is based the “Housing First” best practice.

In FY2017-18, 1,080 individuals were provided shelter and services.

Street outreach services assist an average of 127 unsheltered homeless persons daily.

